

Pennsylvania Homeowner Assistance Fund (PAHAF)

The Pennsylvania Homeowner Assistance Fund (PAHAF), administered by Pennsylvania Housing Finance Agency (PHFA), supports homeowners in the Commonwealth who were financially impacted due to the pandemic.

Visit PAHAF.ORG or 888-987-2423 for more information and to apply.

Call Center is open Monday through Friday from 8 a.m. to 8 p.m. ET

Available Assistance for Homeowners

Assistance through this program helps homeowners prevent mortgage delinquencies, default, foreclosure, displacement, and utility disconnection. The maximum amount of assistance for any homeowner under the PAHAF is \$50,000 or up to 24 months of assistance, and the utility assistance cap is \$10,000.

Utility Payment Assistance: Funds to resolve delinquent payments for utility services, particularly if no other assistance program currently exists, and that there is imminent loss of utility disconnection, liens, possible foreclosure, or homeowner displacement.

Eligible Homeowners

Applicants who are eligible will meet the following criteria:

- Household income is equal to or less than 150% area median income (AMI), which varies by locality. Note: PAHAF Program priority will be given to households at or below 100% AMI.
- Homeowner owns and occupies the property as their primary residence
- Property is in Pennsylvania
- Homeowner experienced a financial hardship after January 21, 2020 (including a hardship that began before January 21, 2020 and continued after that date)
- Homeowner cannot receive the same assistance for mortgage payment, mortgage reinstatement, property charges, and/or utility payment from another federal, state, local, nonprofit, or tribal source
- Homeowner's first mortgage is a conforming loan and meets the federal limits for the year in which the loan was taken